

In re:  
Arvette E Benson  
Debtor

Case No. 20-11839-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2024:**

Recip ID	Recipient Name and Address
db	+ Arvette E Benson, 6335 Martins Mill Road, Philadelphia, PA 19111-5321
14500468	+ Upper Darby Bell Telco Federal Credit Union, 1410 Bywood Avenue, Upper Darby, PA 19082-3798

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 13 2024 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14507869	+ EDI: ATTWIREBK.COM	Sep 14 2024 03:53:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14508109	EDI: ATLASACQU	Sep 14 2024 03:53:00	Atlas Acquisitions LLC, 492 C Cedar Lane, Ste. 442, Teaneck, NJ 07466
14534604	Email/Text: megan.harper@phila.gov	Sep 13 2024 23:53:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14537727	Email/Text: megan.harper@phila.gov	Sep 13 2024 23:53:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14500258	+ EDI: AIS.COM	Sep 14 2024 03:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14489877	+ Email/Text: bankruptcy@cavps.com	Sep 13 2024 23:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14918989	+ Email/Text: mtgbk@shellpointmtg.com	Sep 13 2024 23:53:00	Citigroup Mortgage Loan Trust Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14508419	EDI: Q3G.COM	Sep 14 2024 03:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14489456	EDI: IRS.COM	Sep 14 2024 03:53:00	Internal Revenue Service, 955 South Springfield Avenue, Springfield, NJ 07081
14508293	EDI: JEFFERSONCAP.COM	Sep 14 2024 03:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14494945	Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 23:54:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14494564	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 13 2024 23:53:55	MERRICK BANK, Resurgent Capital Services,

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14503123	^	MEBN	Sep 13 2024 23:50:01	PO Box 10368, Greenville, SC 29603-0368 Orion Portfolio Services II, LLC, 10375 Old Alabama Rd. Conn, Suite 302, Alpharetta, GA 30022-1119
14500445		EDI: PRA.COM	Sep 14 2024 03:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14535505		EDI: PENNDEPTREV	Sep 14 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14535505		Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14502201	+	EDI: JEFFERSONCAP.COM	Sep 14 2024 03:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14509413	+	Email/Text: bankruptcy@purchasingpower.com	Sep 13 2024 23:53:00	Purchasing Power, LLC, 2727 Paces Ferry Road, SE, Bldg. 2 Suite 1200, Atlanta, GA 30339-6143
14492567		EDI: Q3G.COM	Sep 14 2024 03:53:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14495174	+	Email/Text: enotifications@santanderconsumerusa.com	Sep 13 2024 23:53:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14508237	^	MEBN	Sep 13 2024 23:49:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14492903	+	EDI: AIS.COM	Sep 14 2024 03:53:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14506734	+	Email/Text: bncmail@w-legal.com	Sep 13 2024 23:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as Servicer for Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee apattison@hillwallack.com, apattison@ecf.courtdrive.com
CANDYCE I. SMITH-SKLAR	on behalf of Debtor Arvette E Benson mail@njpalaw.com r56958@notify.bestcase.com
DANIEL P. MUDRICK	on behalf of Creditor Daniel Mudrick dpmudrick@verizon.net g30229@notify.cincompass.com;mudrick.danielb128559@notify.bestcase.com
DANIEL P. MUDRICK	on behalf of Creditor Auto Trakk LLC dpmudrick@verizon.net, g30229@notify.cincompass.com;mudrick.danielb128559@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee bkgroup@kmlawgroup.com
KEITH D. SKLAR	on behalf of Debtor Arvette E Benson njpalaw@gmail.com r56958@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY JACQUELINE LARKIN	on behalf of Upper Darby Bell Telco FCU mjllarkin@vaughanmclean.com cgarrett@vaughanmclean.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1

Arvette E Benson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2391

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 20-11839-amc

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Arvette E Benson

9/12/24**By the court:** Ashely M. Chan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**